

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Frances Espinosa
Debtor

Case No. 19-15114-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: ChrissyW
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2020.

db Frances Espinosa, 823 Roslyn Avenue, Glenside, PA 19038-3806

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2020 at the address(es) listed below:

ALBERT J. SCARAFONE, JR. on behalf of Debtor Frances Espinosa scarafone@comcast.net,
ascarafone@gmail.com;r39418@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7

Certificate of Notice Page 2 of 4
**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Frances Espinosa		CHAPTER 13
	<u>Debtor</u>	
Lakeview Loan Servicing, LLC		
	<u>Movant</u>	
vs.		NO. 19-15114 ELF
Frances Espinosa		
	<u>Debtor</u>	
William C. Miller, Esquire		11 U.S.C. Section 362
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$24,997.91**, which breaks down as follows;

Post-Petition Payments:	October 2019 to December 2019 at \$2,422.22/month
	January 2020 to July 2020 at \$2,385.75/month
Fees & Costs Relating to Motion:	\$1,031.00
Total Post-Petition Arrears	\$24,997.91

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on August 1, 2020 and continuing through July 1, 2021 until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$2,385.75** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of \$2,083.16 from August 2020 to June 2021 and \$2,083.15 for July 2021 towards the arrearages on or before the last day of each month at the address below;

CENLAR FSB
 425 PHILLIPS BOULEVARD
 EWING, NJ 08618

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: July 16, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: August 24, 2020

/s/ Albert J. Scarafone, Jr., Esquire
Albert J. Scarafone, Jr., Esquire
Attorney for Debtor

Date: 8/2/2020

/s/ LeRoy W. Etheridge, Esq. for
William C. Miller, Esquire
Chapter 13

NO OBJECTION
*without prejudice to any
trustee rights and remedies.

ORDER

Approved by the Court this 27th day of August, 2020. However, the court
retains discretion regarding entry of any further order



Bankruptcy Judge
Eric L. Frank